

Information to identify the case:

Debtor 1	<u>Jorge Saraceno</u>	Social Security number or ITIN	xxx-xx-3210
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 20-16798-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jorge Saraceno

9/4/20

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Jorge Saraceno
DebtorCase No. 20-16798-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 29

Date Rcvd: Sep 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 06, 2020.

db +Jorge Saraceno, 26 Gibraltar Court, Barnegat, NJ 08005-2518
 cr +Affinity Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Avenue,
 Tinton Falls, NJ 07724-3001
 cr +Jersey Central Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,
 Tinton Falls, NJ 07724-3001
 cr +STATE FARM BANK, F.S.B., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,
 Philadelphia, PA 19103-1814
 518842417 +Cbna, Attn: Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 518842421 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
 518842423 +Equifax, POB 740241, Atlanta, GA 30374-0241
 518842424 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 518842425 Fifth Third Bank, Attn: Bankruptcy, Maildrop RCSB3E 1830 E Paris Ave SE,
 Grand Rapids, MI 49546
 518842427 +Jersey Central Fcu, Po Box 661, Cranford, NJ 07016-0661
 518842428 +New Jersey Gross Income Tax, P.O. Box 046, Trenton, NJ 08646-0046
 518842429 +Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401-8819
 518842430 +Raritan Bay Fcu, 491 Raritan St, Sayreville, NJ 08872-1442

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 04 2020 23:52:55 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 04 2020 23:52:52 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 518842414 +E-mail/Text: bankruptcy@affinityfcu.com Sep 04 2020 23:52:31
Affinity Federal Credit Union, Attn: Bankruptcy, 73 Mountainview Boulevard,
Basking Ridge, NJ 07920-2332
 518842415 +EDI: AMEREXPR.COM Sep 05 2020 03:18:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
 518842416 +EDI: CAPITALONE.COM Sep 05 2020 03:18:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
 518842419 +E-mail/Text: bankruptcy.notifications@fisglobal.com Sep 04 2020 23:53:14 Chex System,
7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
 518842420 +EDI: CITICORP.COM Sep 05 2020 03:18:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept,
Po Box 790034, St Louis, MO 63179-0034
 518842422 +EDI: CITICORP.COM Sep 05 2020 03:18:00 Citibank/The Home Depot,
Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
 518842426 +EDI: IRS.COM Sep 05 2020 03:18:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
 518842418 +EDI: JPMORGANCHASE Sep 05 2020 03:18:00 Chase Card Services, Attn: Bankruptcy,
Po Box 15298, Wilmington, DE 19850
 518842431 +EDI: STFM.COM Sep 05 2020 03:18:00 State Farm Bank, Attn: Bankruptcy, Po Box 2327,
Bloomington, IL 61702-2327
 518842432 +EDI: RMSC.COM Sep 05 2020 03:18:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
 518842663 +EDI: RMSC.COM Sep 05 2020 03:18:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
 518842433 +EDI: RMSC.COM Sep 05 2020 03:18:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
 518842434 E-mail/Text: DASPUBREC@transunion.com Sep 04 2020 23:51:47 TransUnion,
555 W. Adams Street, Chicago, IL 60661
 518842435 +EDI: WFFC.COM Sep 05 2020 03:18:00 Wells Fargo Bank NA, Attn: Bankruptcy,
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 06, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 29

Date Rcvd: Sep 04, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2020 at the address(es) listed below:

Allison J. Kiffin on behalf of Creditor Affinity Federal Credit Union
collections@peterliska.com
Allison J. Kiffin on behalf of Creditor Jersey Central Federal Credit Union
collections@peterliska.com
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Michelle Labayen on behalf of Debtor Jorge Saraceno michelle@labayenlaw.com,
silvia@labayenlaw.com;giovanna@labayenlaw.com
Robert Davidow on behalf of Creditor STATE FARM BANK, F.S.B nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8